

ABSTRACT OF THE DISCLOSURE

An apparatus for and method of processing service requests presented as
5 XML messages an-d having a number of formats within a single generic
gateway. The service requests are received by the server and routed to the
appropriate one of a number of adapters. Each of the adapters convert
service requests to a standardized format for input to the single generic
gateway. The output of the single generic gateway is coupled through a
10 corresponding one of a number of connectors to the end service provider for
honoring. The response is transferred from the service provider to the
appropriate connector to be formatted for the common generic gateway. The
response is converted by the original adapter to an XML message for
transfer back to the requester via the Internet.